

**Information to identify the case:**

Debtor 1	<b>Francis A. Lubawy</b>	Social Security number or ITIN	<b>xxx-xx-7012</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jean M Lubawy</b>	Social Security number or ITIN	<b>xxx-xx-2263</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-21762-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Francis A. Lubawy

Jean M Lubawy  
aka Jean M Rickerd

2/8/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Francis A. Lubawy  
 Jean M Lubawy  
 Debtors

Case No. 16-21762-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Feb 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db/jdb  
 cr +Francis A. Lubawy, Jean M Lubawy, 1213 Woodward Avenue, Mc Kees Rocks, PA 15136-2213  
 +U.S. Bank National Association, et al., by its ser, Stern & Eisenberg, PC,  
 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 14227785 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 14227786 +City Co Federal Credit, 220 Grant St, Pittsburgh, PA 15219-2123  
 14227789 +Community Bank Na, 45-49 Court St, Canton, NY 13617-1179  
 14227791 +Creditech, 50 N 7th St, Bangor, PA 18013-1791  
 14227794 +Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253  
 14227799 +LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434  
 (address filed with court: Lendmark Financial Ser, 2118 Usher St Nw, Covington, GA 30014)  
 14227800 +Marinr Finc, 8211 Town Center D, Nottingham, MD 21236-5904  
 14227802 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 14227803 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 14227807 +Sky Bank, 119 E Fifth Street, East Liverpool, OH 43920-3030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 09 2017 01:38:46 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Feb 09 2017 02:05:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14227780 +EDI: AAEO.COM Feb 09 2017 02:16:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,  
 Kennesaw, GA 30144-3672  
 14227781 +EDI: GMACFS.COM Feb 09 2017 02:02:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 14227784 EDI: CAPITALONE.COM Feb 09 2017 02:12:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14227787 E-mail/Text: bks@coastalcreditllc.com Feb 09 2017 01:39:33 Coastal Crdt,  
 3852 Virginia Beach Blvd, Virginia Beach, VA 23452  
 14227788 E-mail/Text: bks@coastalcreditllc.com Feb 09 2017 01:39:34 Coastal Credit Llc,  
 3852 Virginia Beach Blvd, Virginia Beach, VA 23452  
 14227782 +EDI: CAPITALONE.COM Feb 09 2017 02:12:00 Cap One Na, Po Box 26625,  
 Richmond, VA 23261-6625  
 14227783 +EDI: CAPITALONE.COM Feb 09 2017 02:12:00 Capl/ymaha, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 14227790 +EDI: RCSFNBMARIN.COM Feb 09 2017 02:09:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14227793 +EDI: AMINFOFP.COM Feb 09 2017 02:08:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 14227792 +EDI: AMINFOFP.COM Feb 09 2017 02:08:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 14227796 +E-mail/Text: bankruptcy@huntington.com Feb 09 2017 01:38:55 Huntington National Ba,  
 7 Easton Oval, Columbus, OH 43219-6060  
 14227797 +EDI: IIC9.COM Feb 09 2017 02:14:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 14227798 +E-mail/Text: ebnsterling@weltman.com Feb 09 2017 01:38:32 Jared-galleria Of Jwlr,  
 375 Ghent Rd, Fairlawn, OH 44333-4601  
 14227801 +Fax: 407-737-5634 Feb 09 2017 03:35:42 Ocwen Loan Servicing L, 1661 Worthington R,  
 West Palm Beac, FL 33409-6493  
 14227804 +EDI: RESURGENT.COM Feb 09 2017 02:11:00 Pinnacle Credit Servic, Po Box 640,  
 Hopkins, MN 55343-0640  
 14227805 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 09 2017 01:39:20 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 14234017 EDI: RECOVERYCORP.COM Feb 09 2017 02:05:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 14227808 EDI: AGFINANCE.COM Feb 09 2017 02:00:00 Springleaf Financial S, 5888 Steubenville Pike S,  
 Mc Kees Rocks, PA 15136  
 14227806 +EDI: DRIV.COM Feb 09 2017 02:18:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n,  
 Dallas, TX 75247-3822  
 14227809 +EDI: RMSC.COM Feb 09 2017 02:13:00 Syncb/care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14227810 +EDI: RMSC.COM Feb 09 2017 02:13:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005  
 14227811 +EDI: RMSC.COM Feb 09 2017 02:13:00 Syncb/sams Club, Po Box 965005,  
 Orlando, FL 32896-5005  
 14227812 +EDI: RMSC.COM Feb 09 2017 02:13:00 Syncb/sams Club Dc, Po Box 965005,  
 Orlando, FL 32896-5005  
 14227813 +E-mail/Text: bankruptcy@tebofinancial.com Feb 09 2017 01:38:32 Tebo Financ1, Po Box 877,  
 Massillon, OH 44648-0877  
 14227814 +EDI: CITICORP.COM Feb 09 2017 02:12:00 Thd/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 14227795 EDI: WACHOVIA.COM Feb 09 2017 02:10:00 Homeq Servicing, Po Box 13716,  
 Sacramento, CA 95853

District/off: 0315-2

User: bsil  
Form ID: 318

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Feb 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14227815 +EDI: BLUESTEM Feb 09 2017 02:13:00 Webbank/fingerhut, 6250 Ridgewood Roa,  
Saint Cloud, MN 56303-0820  
14227816 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 09 2017 01:39:02  
Westlake Financial Svc, 4751 Wilshire Blvd Suite 100, Los Angeles, CA 90010-3847  
TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMORGAN CHASE BANK, N.A.

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee  
Office of the United States Trustee Heather.Sprague@usdoj.gov,  
Lisa.Geyer@usdoj.gov;David.A.Milko@usdoj.gov;Jennifer.M.Smith@usdoj.gov;David.A.Berry@usdoj.gov;S  
teven.W.Albright@usdoj.gov;Andrew.F.Cetnarowski@usdoj.gov  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Robert J. Colaizzi on behalf of Debtor Francis A. Lubawy robert@colaizzilaw.com,  
paralegal@colaizzilaw.com;destinie@colaizzilaw.com  
Robert J. Colaizzi on behalf of Joint Debtor Jean M Lubawy robert@colaizzilaw.com,  
paralegal@colaizzilaw.com;destinie@colaizzilaw.com  
William E. Miller on behalf of Creditor U.S. Bank National Association, et al., by its  
servicer Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
TOTAL: 8